

**FINANCIAL STRESS AND COPING STRATEGIES ON
THE ACADEMIC PERFORMANCE AMONG
NURSING STUDENTS**

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MISAMIS UNIVERSITY

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**FINANCIAL STRESS AND COPING STRATEGIES ON
THE ACADEMIC PERFORMANCE AMONG
NURSING STUDENTS**

An Undergraduate Thesis
Presented to the Faculty of the College of Nursing,
Midwifery and Radiologic Technology
Misamis University,
Ozamiz City

In Partial Fulfillment of the
Requirement for the Degree
Bachelor of Science in Nursing

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CERTIFICATE OF PANEL APPROVAL

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ABSTRACT

Financial stress is a common challenge faced by nursing students due to tuition fees, academic requirements, and daily living expenses, and it has the potential to influence their academic performance. This study aimed to determine the levels of financial stress, coping strategies, and academic performance among nursing students and to examine the relationships among these variables. The study was anchored on Sister Callista Roy's Adaptation Model and Lazarus and Folkman's Stress and Coping Theory. A quantitative, descriptive-correlational research design was utilized, and a simple random sampling technique was employed to select 147 third-year nursing students from a private university in Ozamiz City, Philippines. Data were collected using a validated researcher-made questionnaire that assessed financial stress, coping strategies, and academic performance. The data were analyzed using Mean, Standard Deviation, and Pearson Product-Moment Correlation Coefficient. The results revealed that students experienced a high level of financial stress, with mindfulness and self-care identified as the most frequently used coping strategies. Despite these stressors, students generally maintained good academic performance. However, the analysis indicated that financial stress and coping strategies did not show a statistically significant relationship with academic performance.

Keywords: *academic performance, coping strategies, financial stress, descriptive-correlational design, nursing students*

DEDICATION

We, the researchers, humbly dedicate this study to Almighty God for guiding and sustaining us throughout this journey.

We also extend our sincere gratitude to the nursing student respondents whose honesty and willingness to share their experiences on financial stress have given this research its true value. Your resilience in pursuing your education despite challenges is deeply admirable.

To our families and friends, thank you for your constant encouragement and support, this motivated us through difficult moments.

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The Researchers

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The Researchers

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INTRODUCTION

Background of the Study

Pursuing higher education in nursing is a challenging journey that demands not only academic excellence but also clinical challenges. According to Baker and Montalto (2019), the relationship between students' financial stress and their academic performance is significant. Among the many stressors these students face, financial stress emerges as an important factor that can negatively impact their academic performance. These financial concerns not only influence students' capacity to cover educational expenses but also impact their mental health, resulting in stress and anxiety (Ratanasiripong et al., 2022). When students experience financial stress, it can impact their ability to participate in academic work and extracurricular activities, which are so important for their overall growth (Kumar, 2024).

Financial stress is a common issue that students all around the world deal with, especially those studying tough programs like nursing. The burden of covering tuition fees, daily living costs, and other financial obligations can take a toll on students' mental health and hinder their academic progress (Mofatteh, 2021). Nursing students often face high levels of stress due to the challenging demands of their coursework, clinical experiences, and preparation for licensure examinations (Larbi et al., 2022). In addition, financial pressures can affect their mental health and make it more difficult to cope with academic challenges. Financial stress can significantly hinder a student's academic achievement, as many find it difficult to concentrate on their studies while facing financial difficulties (Ghods et al., 2023). With the increasing costs of tuition, textbooks, transportation, and other school-related expenses often place a significant financial

burden on students. This may negatively affect their mental health and overall academic standing (Moore et al., 2021). When students are under financial stress, they are more likely to skip classes, do worse on tests, or even drop out of school. To cope, many students take on part-time jobs or apply for financial aid to ease their money worries. Although these strategies may help in the short run, they often bring stress. For example, working long hours can cut into study and rest time, making it harder for students to do well academically. This shows that students stressed about school often turn to these strategies (Dulay et al., 2023).

Coping strategies can generally be categorized into two types: problem-focused coping and Emotion-focused coping. Problem-focused coping includes practical actions such as budgeting, seeking scholarships, and engaging in financial counseling, which helps students manage their financial pressures more effectively (Yusup and Musharyanti, 2022). On the other hand, Emotion-focused coping focuses on managing emotional responses by employing techniques such as seeking support from others, practicing mindfulness, and engaging in activities that promote self-care. Moore et al. (2021) point out that trying out these strategies can help ease anxiety and boost your mental health overall.

Many nursing students use problem-solving and emotion-focused ways to cope, but how well these work depends on their situation, especially when financial stress is involved. Osama et al. (2025) found that students struggling financially often try things like budgeting and asking for financial advice, while also turning to relaxation, staying hopeful, and thinking positively to handle stress. Interestingly, the study showed that students who used a mix of these coping strategies tended to do better academically, even

when money worries were still there. Similarly, Kudi et al. (2025) found that problem-solving was the most common way students coped, and those who used problem-focused and emotion-focused strategies tended to do better academically. This emphasizes how nursing programs should support students not just with financial help but also by teaching them good coping skills. These skills can help them stay emotionally healthy and engaged with their studies.

Academic performance is a pivotal indicator of student achievement, standing as a shared objective for students, educators, and institutions alike. According to Mappadang et al. (2022), it is not just about grades; how students perform academically also influences how they will do in their future jobs as nurses. On top of that, doing well in school is not just about being super bright. It also depends a lot on factors such as someone's motivation, their social circle, and the effort they are willing to put into studying (Banaag et al., 2024).

Recent studies have shown that feeling stressed about money can really affect how well students do in their classes and how engaged they are during their clinical work. One survey of nursing students in Glasgow found that with the cost of living going up, students found it more challenging to keep up with their studies and placements. Some even considered dropping out because of the financial pressure (Molesworth, 2025). Similarly, a survey conducted by the Royal College of Nursing Scotland found that 58% of nursing students reported that financial difficulties had a high or very high impact on their academic performance. Many were working 11 or more hours per week alongside academic and clinical responsibilities, leading to burnout and difficulty balancing their obligations (Anon, 2023).

Despite the growing body of research on financial stress and how it affects students, much of the existing research focuses on broader student populations and fails to dig into the unique demands nursing students face. Nursing students encounter distinct challenges due to the dual demands of theoretical and practical learning, which necessitate tailored interventions to mitigate financial stress and improve academic performance (Mofatteh, 2021; Deng et al., 2022). While general studies have looked into how people handle financial stress overall, limited research has explored how these coping strategies affect nursing students' performance in school. For example, nursing students often need specific strategies, like support groups with their peers or stress relief programs, to deal with their particular challenges. (Lavoie- Tremblay et al., 2022), which highlights a knowledge gap that this study aimed to address by examining how financial stress and coping strategies influenced academic performance.

The study aimed to examine the coping strategies used by nursing students to manage financial stress and how these strategies affected their academic performance. The results showed that while students often used methods such as managing their finances carefully and turning to emotional support, these approaches did not have a clear, measurable impact on their grades. However, the study emphasizes that nursing students use a wide range of strategies to deal with financial challenges. The findings suggested that it was important to support nursing students to handle financial pressures better, though more research is needed to determine the most effective ways to support their academic success.

Theoretical Framework

This study was guided by Sister Callista Roy's Adaptation Model (1976) and Lazarus and Folkman's Stress Coping Theory (1984). These two theories provided a comprehensive basis for understanding how nursing students perceive and respond to financial stress, and how these responses influence their academic performance. Both frameworks were instrumental in analyzing students' internal and external adaptation processes, as well as their behavior and cognitive coping strategies.

Sister Callista Roy, a renowned nurse theorist, developed the Adaptation Model in 1976, which views the individual as an adaptive system composed of biological, psychological, and social subsystems working together to maintain equilibrium in response to environmental stimuli (University of Tulsa, 2023). The model identifies two main coping subsystems: the regular subsystem, which deals with automatic psychological responses, and the cognator subsystem, which includes cognitive, emotional, and behavioral strategies (Gonzalo, 2024). Roy also classified stimuli into three types—focal, contextual, and residual—to analyze how a person responds to environmental demands (Callis, 2020). Adaptation occurs when an individual can appropriately manage these stimuli using both innate and learned responses, thereby promoting health and effective functioning (Petiprin, 2023).

In the context of this study, Roy's Adaptation Model was applied to understand how financial stress acts as a focal stimulus that nursing students must respond to. Sources of financial stress included tuition fees, transportation costs, academic-related expenses, and limited financial support, all of which directly impacted the students' capacity to adapt (Nebhinani et al., 2020). Contextual stimuli referred to academic

responsibilities and limited support systems, while residual stimuli involved prior financial hardship and personal background. Students who were able to effectively adapt through emotional regulation and self-concept maintained academic performance, whereas those who failed to adapt experienced distress and decreased academic outcomes (Li & Hasson, 2020).

Several studies have applied Roy's Adaptation Model in educational settings to support student adaptation. For example, Kumar et al. (2022) implemented a stress management program guided by Roy's principles to enhance student coping during clinical training. Similarly, Stoffels et al. (2023) used structured interventions based on Roy's model to improve student confidence and adaptation during hospital placements. Sari et al. (2025) applied RAM-guided strategies to help students manage academic anxiety, which led to improved adjustment and performance. These findings further support the relevance of Roy's model to nursing education, affirming its use in this research.

Lazarus and Folkman's Stress and Coping Theory, introduced in 1984, centers on how individuals evaluate stressors and determine the appropriate coping strategies. The theory highlights cognitive appraisal as a process in which a person assesses whether a stressor poses harm or challenge and evaluates the resources available to address it (Campos, 2019). Based on this appraisal, coping strategies are classified into two types: problem-focused coping, which targets the cause of stress directly, and emotion-focused coping, which involves managing emotional responses when the stressor cannot be changed (Anon, 2021). This dual framework allows for a nuanced understanding of how people manage stress, especially in complex environments such as academic institutions.

In the context of this study, the Stress and Coping Theory was used to identify the strategies nursing students used to manage financial stress while maintaining their academic responsibilities. Problem-focused strategies included financial planning, budgeting, and seeking external support, while emotion-focused strategies involved mindfulness, emotional expression, and turning to family or peers for comfort (Bjorndal et al., 2021). These coping mechanisms were essential for students facing the demands of nursing education alongside financial constraints. The theory provided a lens to interpret how students' chosen coping responses affected their academic performance (Aulén et al., 2021).

Several studies validated the use of Lazarus and Folkman's framework in nursing and educational research. Alharbi and Alanazi (2025) found that nursing students during the COVID-19 pandemic used both problem-focused strategies like time management and emotion-focused methods such as prayer and acceptance to cope with academic stress. Similarly, Kusuma and Wulandari (2025) studied high-performing students in boarding schools and observed that a combination of both coping strategies was used to adapt to academic and personal challenges. These findings affirmed the model's applicability across various academic and stress-inducing environments, supporting its use in the present research.

Sister Callista Roy's Adaptation Model was suitable for this study because it gave insight into the interaction of nursing students with their academic world, as well as the learned and instinctive responses to financial stress. The model was used to analyze student adaptations through physiological and cognitive frameworks under specific environmental demands. Meanwhile, Lazarus and Folkman's Stress and Coping Theory

was used to highlight the significance of coping strategies, particularly in relation to academic performance. These frameworks were utilized to interpret how students' coping responses to financial stress influenced their academic outcomes. By applying both theories, the study gained comprehensive insights into the role of stress and coping in the academic lives of nursing students

Conceptual Framework

Financial stress is a common concern for many students, especially those enrolled in high-demand programs such as nursing. It is defined as the stress experienced due to changes in financial circumstances, difficulty in managing finances, or insufficient resources to meet both current and future goals (Ozyuksel, 2022). Moreover, college students frequently endure financial stress due to various factors, including tuition fees, living costs, and limited family financial support, which significantly impact their academic performance and mental health (Nasr et al., 2024). These financial burdens create significant stress, which can hinder a student's ability to focus on their studies, manage their time effectively, and maintain academic motivation. Nursing students experience considerable financial stress caused by the unpaid nature of placements, and the additional costs incurred by students thus impact academic performance, student attrition, and student well-being (Grant-Smith and de Zwaan, 2019).

Tuition fees are the financial charges imposed by universities and colleges for the subjects and courses in which students are enrolled. These fees cover key aspects of a student's education, including courses, academic resources, and services that contribute to their overall experience and well-being. Tuition fees have increased over the years, and they have become a cause for concern for students and families. Recently, tuition fees

have become one of the most pressing issues in higher education (Lee et al., 2020). Furthermore, the pressure of managing high tuition costs has been found to significantly affect students' financial well-being, as well as influence career and life choices post graduation, often leading students to make compromises in their career paths or delay major milestones (Moore et al., 2021).

Educational materials (EMs) are resources designed to support and enhance the learning process by providing essential information and tools to help students develop knowledge and skills. It is emphasized that these materials are integral to teaching and learning activities, playing a significant role in fostering educational achievement and performance. In nursing education, these materials range from clinical textbooks to virtual simulations and online resources that prepare students for both theoretical and practical components of the field. According to Surur et al., (2020), Direct costs consist of costs incurred for the implementation of teaching and student learning activities such as purchasing learning tools and transportation costs, whether they are issued by the government, parents and students themselves, Meanwhile, indirect costs are in the form of lost profits in the form of lost opportunity costs sacrificed by students during learning, for example: student pocket money, purchasing school equipment.

Living expenses are the regular costs individuals incur for goods and services needed to support their daily activities. Students' expenses typically include housing, food, transportation, and personal items, with costs varying by location and lifestyle (French and Vigne, 2019). Financial stress among students is also influenced by their living arrangements. Students living with family members, who may have lower financial expectations, often experience less financial strain compared to those living

independently in dormitories or rented accommodations, where financial responsibilities are higher (Seo and Park, 2021).

Coping strategies refer to stress-managing methods or means of handling life problems. It may be behavior, thought, or habit that helps one to calm down, get through difficulties, or improve their emotional condition. According to Stephenson and DeLongis (2020), coping strategies are the thoughts and behaviours used to manage the internal and external demands of a stressful situation. Therefore, effective coping strategies are essential for reducing stress, promoting well-being, and fostering academic success among nursing students (Labrague, 2024). These strategies can be broadly categorized into problem-focused and emotion-focused approaches, based on Lazarus and Folkman's transactional model of stress and coping.

Problem-focused coping refers to the efforts to control the environment, directing attention to the stressor itself (Crowe and Sarma, 2022). Problem-focused strategies directly address the sources of financial stress, including budgeting and financial planning, and seeking financial scholarships and financial aid, which help students manage their available resources to cover essential expenses like tuition, books, and living costs. These findings coincide with earlier research, wherein student nurses identified these coping mechanisms as helpful in dealing with and managing their stressors during nursing education and training (Bhurthun et al., 2019).

Financial planning is the process of organizing and managing finances to achieve stability and future goals. It encompasses various activities such as arranging, planning, budgeting, checking, managing, controlling, searching, and storing daily financial funds (Purwaningrat et al., 2019). Financial planning helps to establish specific aims and

prognosis, specify the tasks, determine necessary rates, and it can define the most effective ways and methods of achieving a specific goal (Fatenok-Tkachuk,2020). Budgeting practices encompass the methods and strategies used to create, implement, and maintain a financial plan that allocates income towards expenses, savings, and investments (Matsuoka and Tanaka, 2023).

Financial aid is assistance provided to help individuals meet their financial needs. Student financial aid may come in various forms, including scholarships, grants, student loans, and work-study programs (Galvez & Ignacio, 2023). It not only helps students stay afloat during their studies but also promotes their success by enabling them to pursue their education without constant financial worry. Seeking scholarships offers financial aid that motivates students to excel academically, maintain good grades, gain recognition, lessen financial burdens, positively impact academic performance, and provide security for future employment and career stability (Habiba and Liagat, 2022).

Emotion-focused coping refers to attempts to modify the emotional impact of the stressor (Crowe & Sarma, 2022). It also encompasses positive reinterpretation, acceptance, and mindfulness to help students manage the emotional impact of financial stress. Emotion-focused coping strategies become crucial as students navigate stressors like heavy workloads and high-pressure situations in academic settings (Labrague, 2024).

Seeking emotional support from family and friends involves reaching out to loved ones for comfort, advice, and encouragement, which helps individuals manage stress and emotional challenges. Aryuwat et al. (2024) highlight the role of social support in fostering resilience among nursing students during their clinical education. Social support, derived from family, relatives, and friends, should be strengthened as it has been found to

be helpful in protecting students from the long-term effects of stress (Labrague, 2021). It underscores that social interactions and a network of supportive relationships, including family, friends, and peers, provide emotional comfort and help students cope with the academic and personal challenges they face. Such emotional support can buffer against stress, enhance coping strategies, and contribute to better academic performance and well-being (Aryuwat et al.,2024).

Practicing mindfulness and self-care involves cultivating awareness of the present moment while engaging in intentional activities that nurture your physical, mental, and emotional health, fostering resilience, balance, and overall well-being. Moore et al. (2021) highlighted the importance of mindfulness and self-care practices in reducing stress and enhancing students' emotional well-being. Mindfulness helps us be present in our lives and gives us some control over our reactions and repetitive thought patterns. It helps us pause, get a clearer picture of a situation, and respond more skillfully (Ernstmeyer and Christman, 2022). By teaching nursing students techniques such as mindfulness, self-care, and seeking peer support, educators can help them effectively manage their emotional responses, promoting resilience and well-being in the demanding context of nursing education (Labrague, 2024).

Effective coping strategies may play an important role in university students' ability to manage stressful situations (Masha'al and Aldalaykeh, 2022). By employing a combination of problem-focused and emotion-focused strategies, nursing students can better manage financial stress. Therefore, it is crucial to address this issue promptly, as it can significantly impact students' academic performance and their ability to deal with real-life challenges post-graduation (Abouammoh et al., 2020). Identifying effective

coping strategies is not only beneficial for students' mental health but also crucial for enhancing their resilience and their ability to manage stressors in their future nursing careers (Labrague, 2024).

Academic performance is the measurement of student achievement across various academic subjects (Malinao, 2023). Student achievement across different academic subjects is gauged using objective measures like exam results and final course grades (Tadese et al., 2022). However, in this study, the semester General Weighted Average (GWA) of nursing students during the first semester of A.Y. 2024-2025 serves as the measure of academic performance. According to Mthimuney and Daniel (2019), school-related factors, such as professional integration and the teaching and learning environment, have a significant impact on the academic performance of nursing students.

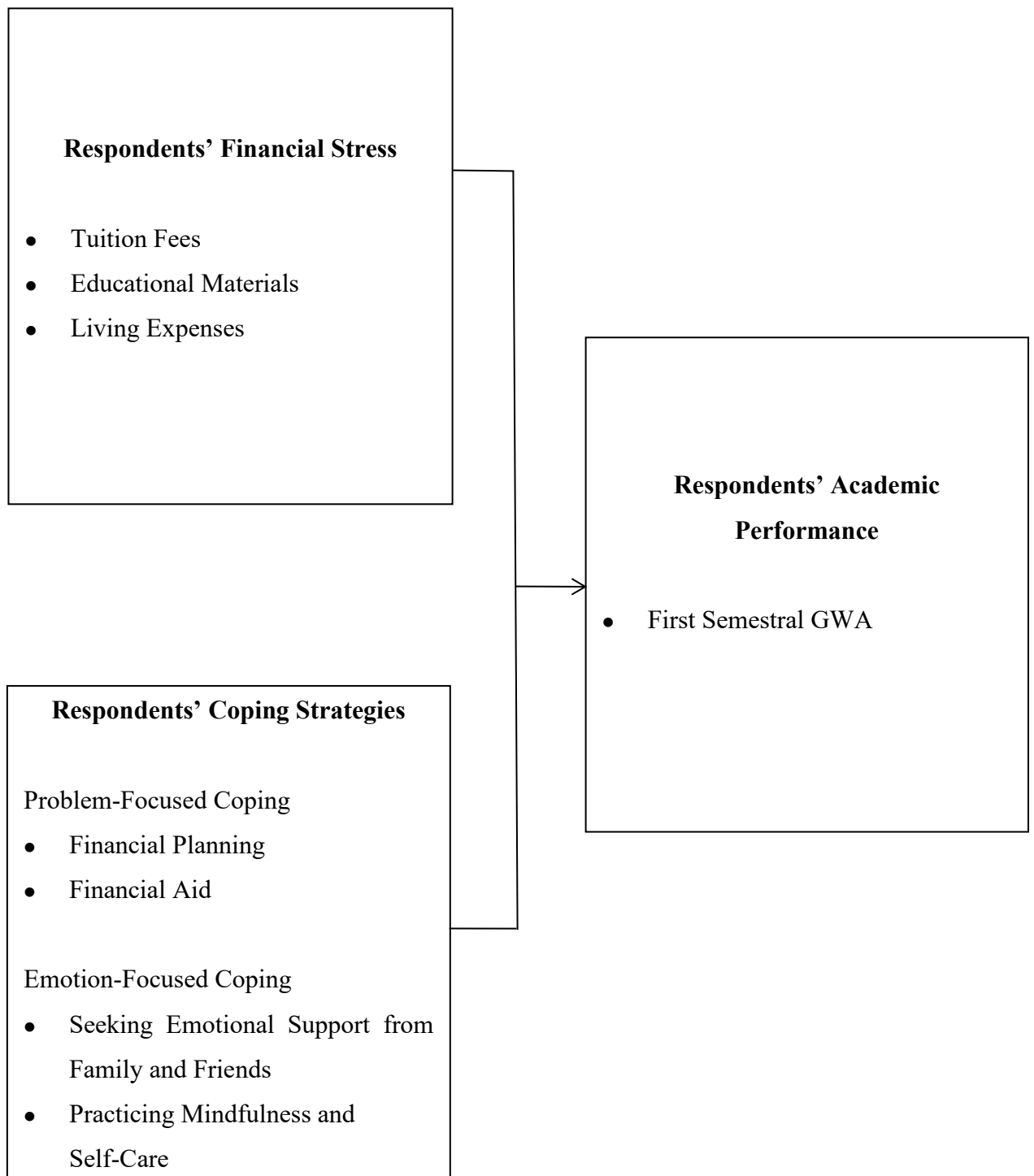


Figure 1. Schematic Presentation of the Study

Objectives of the Study

This study aimed to investigate the financial stress and coping strategies on the academic performance of nursing students to develop recommendations for effectively managing financial stress. Specifically, this study aimed to (1) Determine the respondents' financial stress in terms of tuition fees, living expenses, and educational materials; (2) Assess the respondents' coping strategies used in terms of problem-focused strategies like budgeting, and seeking financial aid, as well as emotion-focused strategies like seeking support, and practicing self-care, (3) Determine the respondents' academic performance based on the First Semestral GWA, (4) Explore the significant relationship between the respondents' financial stress and their academic performance, and 5) Explore the significant relationship between the respondent's coping strategies and their academic performance.

This study hypothesized (HO1), that there was no significant relationship between financial stress in terms of tuition fees, living expenses, educational materials and the academic performance of nursing students, and (HO2) that there was no significant relationship between coping strategies in terms of budgeting, seeking financial aid, seeking support, practicing self-care and their academic performance of nursing students.

Significance of the Study

The significance of this study on the financial stress and coping strategies on the academic performance among nursing students extends across various domains:

For Nursing Students: This study provides crucial insights into the ways financial stress can hinder academic performance, giving students an understanding of how stress affects their focus and success. It also highlights practical coping strategies, empowering students to manage financial stress more effectively, which can enhance their academic and personal resilience.

For Parents and Benefactors: This study provides essential insights into how financial stress negatively affects students' academic performance, helping parents and benefactors understand the connection between financial pressures and students' ability to focus, manage time, and maintain motivation. It also identifies effective coping strategies, empowering students to address financial challenges and build resilience in both academic and personal contexts.

For the Department of Student Affairs and Services: Findings from this study provide evidence to support the creation of tailored financial aid options, workshops, and resources specifically designed to help nursing students manage financial pressures. By aligning resources with the unique needs of nursing students, the department can play a crucial role in improving student well-being and academic outcomes.

For Future Researchers: This study serves as a foundational resource, offering a framework for future exploration of financial stress in educational settings. Subsequent research can build on these findings, examining additional factors and refining interventions that target student financial well-being and success.

METHODOLOGY

This section presents the research design, locale, respondents, unit of analysis, sampling procedure, data gathering instruments, validity and reliability of the instruments, data gathering procedure, ethical considerations, and mode of analysis.

Design

This study utilized a quantitative, particularly descriptive-correlational design. This design was specifically chosen to systematically gather and analyze numerical data that will elucidate the relationship between financial stressors and academic outcomes within this unique group of students. By employing a quantitative approach, the study aimed to collect measurable data, allowing for the application of statistical analysis to discern patterns and relationships. This method was particularly effective in addressing the complexities of how financial stress impacted students' academic performance, as it quantified levels of stress and coping strategies, providing a clear picture of their influence on educational achievement.

Environment

This study was conducted in one of the higher education institutions in Ozamiz City. The institution is a private, non-sectarian institution known for its dedication to providing quality education and fostering community service. It offered a comprehensive nursing program that prepared students to excel in the healthcare profession through rigorous training and professional development opportunities. The institution is equipped with modern facilities, including simulation labs and access to advanced medical technology, which significantly enhance the learning experiences of its medical and

nursing students. These resources provide invaluable hands-on training, helping nursing students develop the practical skills required for real-world healthcare settings and ensure they are well-prepared to meet the challenges of the profession.

Respondents of the Study/Unit of Analysis and Sampling Procedure

There were 147 third-year nursing students as respondents of this study. The sampling frame consisted of all officially enrolled third-year nursing students for the first semester of the academic year 2024–2025, as listed by the registrar's office. To carry out simple random sampling, the researchers compiled a complete list of students surnames and used an online "spin the wheel" randomizer to select respondents. This approach ensured that each individual in the population had an equal chance of being chosen, thereby increasing the fairness and representativeness of the sample.

Data Gathering Instruments

A researcher-made questionnaire was used for data collection. The questionnaires consisted of three sections:

- A. Financial Stress Questionnaire. This section assessed the level of financial stress experienced by nursing students in terms of tuition fees, living expenses, and educational materials. Responses were measured using a 4-point Likert Scale with the following responses: 4- Strongly Agree; 3- Agree; 2- Disagree; 1- Strongly Disagree.
- B. Coping Strategies Questionnaire. This section examined the coping strategies in terms of problem-focused strategies like budgeting and seeking financial aid, as well as emotion-focused strategies like seeking support and practicing self-care employed by nursing students. It assessed

both positive and negative coping methods using a 4-point Likert Scale with the following responses: 4- Strongly Agree; 3- Agree; 2- Disagree; 1- Strongly Disagree.

C. Academic Performance. This section collected students' self-reported GWA for the first semester of A.Y. 2024–2025, along with their perceived impact of financial stress and coping strategies on their studies.

Validity and Reliability of the Instrument

The questionnaires underwent a comprehensive validation process to ensure both reliability and validity. This process involved an evaluation by a panel of experts, including the research adviser, whose feedback was crucial in refining the instruments. Revisions were made to align the items with the study's objectives, particularly addressing the variables of financial stress, coping strategies, and academic performance.

Following expert validation, the questionnaires were pilot tested on a separate group of 30 third-year nursing students who were not included in the main study sample. This pilot test aimed to assess the reliability and usability of the instruments. Cronbach's alpha was employed to evaluate the internal consistency of each dimension under the variables of financial stress and coping strategies. For the financial stress variable, the constructs produced the following alpha values: tuition fees (0.80), educational materials (0.76), and living expenses (0.84), all indicating good internal consistency. For the coping strategies variable, the alpha values were: financial planning (0.72), financial aid (0.79), seeking emotional support (0.89), and practicing mindfulness and self-care (0.79), all values exceeded the acceptable threshold of 0.70, confirming that the questionnaires

demonstrated satisfactory reliability and was suitable for use in the primary data collection phase.

Data Gathering Procedure

Prior to gathering the relevant data for the research, the researchers initially requested and received official permission from the Dean of the College of Nursing, Midwifery, and Radiologic Technology. This cleared the research from deviating from institutional practices and ethics. Following permission, researchers then went ahead to identify and approach the targeted participants. The aim, objectives, and research procedures were well explained to all participants in order to clearly inform them about their level of involvement. Informed consent was subsequently well obtained from the participants, indicating their willful participation in the research.

In order to minimize the degree of interruption to the respondents' academic work and clinical work, the researchers distributed the questionnaires at a time convenient for the respondents. This strategy enabled the respondents to respond carefully and without undue haste. Once questionnaires were filled and submitted, researchers carefully scrutinized every response for accuracy, completeness, and clarity. Incomplete and unclear responses were recorded and checked whenever possible. Lastly, the collected data were organized systematically, encoded, and readied for statistical analysis and interpretation, which would eventually inform discussion of the findings of the study.

Scoring Guidelines

The researcher-made questionnaire was assessed based on the continuum below:

A. Financial Stress Questionnaire. This section assessed the level of financial stress experienced by nursing students; the following scale was used:

Weight	Response	Continuum	Interpretation
4	Strongly Agree	3.26-4.0	Very High
3	Agree	2.51-3.25	High
2	Disagree	1.76-2.50	Low
1	Strongly Disagree	1.00-1.75	Very Low

B. Coping Strategies Questionnaire. This section evaluates the coping strategies utilized by students to manage financial stress; the following scale was used:

Weight	Response	Continuum	Interpretation
4	Strongly Agree	3.26-4.0	Very Good
3	Agree	2.51-3.25	Good
2	Disagree	1.76-2.50	Poor
1	Strongly Disagree	1.00-1.75	Very Poor

C. Academic Performance. This section collected students' self-reported academic performance and their perceptions of financial stress and coping strategies in their studies. The academic performance was determined by the student's semestral General Weighted Average during the first semester of A.Y. 2024-2025. The following interpretation was used to analyze the gathered data:

Weight	Rating	Interpretation
9	1.0	Excellent (E)
8	1.25 – 1.01	Superior (S)
7	1.50 – 1.26	Very Good (VG)
6	1.75 – 1.51	Good (G)
5	2.0 – 1.76	Satisfactory (S)
4	2.25 – 1.01	Average (A)
3	2.75 – 2.51	Fair
2	3.0 – 1.76	Passed
1	5.0	Failed

Mode of Analysis/ Statistical Treatment

The data collected using the questionnaires were tabulated, evaluated, analyzed, and interpreted using appropriate statistical tools.

Mean and Standard Deviation. These statistical tools were utilized to assess financial stress and coping strategies among nursing students, measuring both the central tendency and variability of response in the study.

Pearson Product-Moment Correlation Coefficient (Pearson's r). This was employed to examine the correlation between financial stress, coping strategies, and academic performance, allowing for the determination of the strength and direction of their relationship.

Ethical Consideration

In line with ethical principles, the researcher maintained the confidentiality of all respondents, protecting the identity of the nursing students and not disclosing any identifiable information. Written permission to conduct the study was obtained from the university administration prior to data collection. The researchers provided an explanation of the study and obtained voluntary informed consent, which is based on the principle of beneficence. They were able to say no and faced no risk of harm or coercion, and the researchers minimized group exposure to any physical, emotional, social, or financial harm.

In the field of human dignity and justice, the researcher also granted respondents their rights to self-determination and full disclosure. The respondents could ask questions, refuse to answer particular questions, or leave the study at any time without penalty. The data were used exclusively to examine whether financial stress and coping strategies affect academic performance. All data were securely stored and only accessible to the research team, and were permanently deleted or securely destroyed within 4 months following the completion of the study, so that no possible breach of confidentiality could occur.

RESULTS AND DISCUSSION

This section presents the results of the study, discussing financial stress, coping strategies, and academic performance that is analyzed and interpreted into the following topics:

Respondents ' Level of Financial Stress

Respondents' Coping Strategies

Respondents' Academic Performance

Significant Relationship Between the Respondents' Financial Stress and Their Academic Performance

Significant Relationship Between the Respondents' Coping Strategies and Their Academic Performance

Respondents' Level of Financial Stress

Table 1 shows the level of financial stress experienced by the respondents regarding their tuition fees, living expenses, and educational materials. The overall mean score was 3.17 with a standard deviation of 0.59, which was interpreted as high. This indicated that, on average, the students often experience financial stress. The standard deviation result indicated moderate variability, meaning that while the majority of respondents experience similar levels of stress, some indicated slightly higher or lower financial burdens. Tuition fees. The table shows that tuition fees are the primary source of stress, with a mean of 3.36 and a standard deviation of 0.57, interpreted as very high. The result reveals that paying for tuition placed a considerable pressure on students,

especially those students without scholarships or adequate financial aid. Consequently, some students reported increased anxiety and even contemplated a leave of absence because of financial difficulties. Usman and Banu (2019) supported this finding, stating that tuition is one of the most common sources of financial stress and is possibly associated with mental health challenges and academic difficulties. Additionally, Moore et al. (2021) state that delayed tuition payments could lead to academic consequences, which add further stress and may affect student performance.

Living expenses. The table shows that some of the respondents' source of financial stress is living expenses, with a mean of 3.26 and a standard deviation of 0.59, interpreted as high. These expenses covered basic needs such as food, rent, transportation, and utility bills for the student's daily living. The standard deviation result indicated that this type of stress was experienced by numerous respondents. In contrast, the standard deviation of 0.59 showed consistency, suggesting some students might have encountered more pressure than others influenced by their family income, job, or living arrangements. This aligns with Schofield (2024), who noted that recent economic changes, especially in 2022-20223, forced students to increase their work hours or even take multiple jobs to afford necessities. These sacrifices frequently interfere with study schedules, heighten exhaustion, and lower students' academic focus.

Educational materials. This also contributed to financial stress, as shown by the table with a mean of 3.00 and an SD of 0.597, also categorized as high. This included costs related to books, uniforms, printing, and clinical tools required for academic and practical duties. Students without access to updated or complete materials often struggled to meet academic requirements. The SD value suggested that although many students

were similarly affected, others may have experienced more or less difficulty depending on their access to complete learning materials or support provided by the school. Ahmad et al. (2024) emphasized that students from financially secure families performed better due to better access to essential learning resources. Mowreader (2024) also noted that supply-related costs remain a hidden burden that many students face, yet are often excluded from formal financial aid programs.

The results highlight the urgent need for institutional strategies to reduce financial stress among nursing students. It is recommended that universities and nursing schools implement regular financial literacy programs focused on tuition planning, daily budgeting, and effective financial management. These initiatives aim to empower students to make informed decisions, reduce stress, and improve academic performance. Strengthening financial coping strategies may ultimately enhance students' well-being and educational success.

Table 1. Respondents' Level of Financial Stress (n= 147)

Financial Stress	Mean	StDev	I
Tution Fees	3.36	0.57	VH
Living Expenses	3.16	0.59	H
Educational Materials	3.00	0.597	H
Overall Mean	3.17	0.59	H

Legend: 3.26- 4.00 – *Very High (VH)* 1.76- 2.50 – *Low (L)*
 2.51- 3.25 – *High (H)* 1.00- 1.75 – *Very Low (VL)*

Respondents' Coping Strategies

Table 2 presents the coping strategies used by nursing students in managing financial stress. The overall mean score was 3.09 with a standard deviation (SD) of 0.63,

indicating that students generally adopt coping strategies at a reasonable level. The most commonly used strategy was practicing mindfulness and self-care ($M = 3.23$, $SD = 0.58$), followed by financial planning ($M = 3.16$, $SD = 0.52$), financial aid ($M = 3.00$, $SD = 0.69$), and seeking emotional support from family and friends ($M = 2.98$, $SD = 0.73$). The standard deviation values reflect the consistency of responses, where lower SDs, like 0.52 in financial planning, suggest more uniform behavior, while higher SDs, such as 0.73 in emotional support, indicate that students had more varied experiences and usage.

Financial planning. This shows that many respondents practice financial planning as a coping strategy, with a mean score of 3.16 and a standard deviation of 0.52, which is interpreted as good. Purwaningrat et al. (2019) emphasized that financial planning involves organizing, budgeting, and managing finances to support daily student needs, contributing to stability and focus. Matsuoka and Tanaka (2023) added that good budgeting practices support students in distributing limited income toward important needs, reducing the pressure of unexpected costs. Students with stronger financial habits were also found to have better physical and mental well-being, according to Bialowolski et al. (2021). Most nursing students manage their finances through budgeting, making financial planning a commonly practiced coping strategy among the group.

Financial aid. The table shows that many students utilized financial aid, with a mean of 3.00 and a standard deviation of 0.69, interpreted as good. However, the higher standard deviation indicated that access to it varied. Scholarships and support programs, such as those discussed by Galvez and Ignacio (2023), alleviated students' urgent financial concerns. These supports allowed students to concentrate more on their

academic responsibilities. Habiba and Liaqat (2022) noted that scholarships act as incentives for academic success and future career security.

Seeking Emotional support from family and friends. The table shows that emotional support was also a coping strategy utilized by respondents, with a mean of 2.98. Moreover, a standard deviation of 0.73, interpreted as good. This type of emotion-focused coping decreased anxiety and assisted students in staying emotionally stable. According to Ke (2024), individuals with more substantial emotional support systems have lower financial stress levels. Ryu and Fan (2022) emphasized the role of counselling and social connection in helping lessen financial anxiety and protecting student well-being. Similarly, Crowe and Sarma (2022) identified emotion-focused coping methods, like acceptance and positive reframing, as practical approaches to handle internal stress.

Practicing Mindfulness and self-care. The table shows that it is the most commonly employed strategy, with a mean of 3.23 and a standard deviation of 0.58, interpreted as good. This equipped students to manage their emotions and enhance concentration. Practices such as meditation, journaling, and breathing techniques enhanced resilience and mental clarity (Aryuwat et al., 2024). Labrague (2021) discovered that regularly practiced students could adapt to academic stress. Self-awareness and mindfulness, as cited by Ernstmeier and Christman (2022), enabled nursing students to address challenges with careful consideration. Alcantara et al. (2023) noted that regular self-care enhanced emotional health and academic engagement.

The result of this study indicates that students employed a combination of coping strategies to manage financial stress, with individual strategies such as self-care and financial planning being the most prevalent. However, differences in standard deviation

values, especially for emotional support and financial aid, underscore that not all students have the same access to coping resources. Addressing these gaps may help students in maintaining their academic performance despite financial stressors, mainly when supported by structured interventions such as institutions and local government programs (Purwaningrat et al., 2019) and mental health services (Alcantara et al., 2023).

Table 2. Respondents' Coping Strategies (n= 147)

Coping Strategies	Mean	StDev	I
Financial Planning	3.16	0.52	G
Financial Aid	3	0.69	G
Seeking Emotional Support from Family and Friends	2.98	0.73	G
Practicing Mindfulness and Self-Care	3.23	0.58	G
Overall Mean	3.09	0.63	G

Legend: 3.26- 4.00 – Very Good (VG) 1.76- 2.50 – Poor (P)
 2.51- 3.25 – Good (G) 1.00- 1.75 –Very Poor (VP)

Respondents' Academic Performance

Table 3 presents the respondents' general weighted average (GWA) with a mean of 1.99 and a standard deviation of 0.26, which is interpreted as satisfactory. This indicates that despite facing financial challenges, students were able to meet academic requirements. The low standard deviation further suggests that the majority of students had similar performance levels, implying a consistent academic standing across the group. This level of achievement may indicate how well the students utilize coping strategies, especially self-care, financial planning, and emotional support. According to Genotiva (2022), nursing students often employ problem-solving and emotional coping strategies

to manage stress and sustain academic performance. Similarly, Espulgar et al. (2024) emphasized that structured coping strategies such as budgeting and emotional management benefit academic outcomes even during financial pressure. These findings are consistent with the present study, which reflects how coping strategies can mitigate the impact of financial stress on academic performance.

The results of this study indicate that effective coping strategies are crucial for assessing students' achievement of satisfactory academic performance. The low variation in GWA indicates that most of the respondents could adjust effectively despite financial challenges. This shows how important it is for students to have access to financial education, stress management, and emotional support programs to maintain their academic concentration.

Table 3. Respondents' Academic Performance (n= 147)

Coping Strategies	Mean	StDev	I
GWA	1.99	0.26	S
Overall Mean	1.99	0.26	S

Legend:

<i>1.00 – Excellent (E)</i>	<i>1.75 – 1.51 Good (G)</i>	<i>2.75 - 2.26 Fair (F)</i>
<i>1.25-1.01 - Superior (S)</i>	<i>2.0 – 1.76 Satisfactory (S)</i>	<i>3.0 - 2.76 Passed</i>
<i>1.50 - 1.26 Very Good (VG)</i>	<i>2.25 – 2.01 Average (A)</i>	<i>5.0 Failed</i>

Significant Relationship Between the Respondents' Financial Stress and Their Academic Performance

Table 4 shows the relationship between academic performance and three constructs of financial stress, including tuition fees, living expenses, and educational materials. The correlation coefficient for tuition fees was $r=-0.134$ with a p-value of

0.105, which is not statistically significant since it is above 0.05. This means that stress related to tuition payments does not strongly impact the student's academic performance. Similarly, living expenses $r=-0.080$ with p-values of 0.334, while educational materials have $r=0.083$ and a p of 0.315 indicated weak and statistically insignificant correlations with GWA, resulting in the acceptance of the null hypothesis across all three constructs.

According to Aira et al. (2024), financial challenges had little impact on the academic performance of college students, especially when they had support from family or received financial assistance. Dev et al. (2023) also found that financial difficulties and academic performance had no significant relationship, regardless of demographic differences. These results align with the current study, suggesting that financial stress by itself may not directly affect academic success when other coping resources are available.

The results of this study implied that although students faced financial stress, its impact on academic performance might have been minimized by external support systems outside the institutions, especially help from the local government. In many cases, students gained from subsidies, allowances, or sponsorships arranged by local officials, which alleviated financial pressure even though not every student obtained school-based scholarships. This shared responsibility between educational institutions and local officials may have clarified why there was no significant relationship between financial stress and academic performance. Consistent access to both academic and community support allowed many students to continue their studies despite economic limitations. Sabria et al. (2024) reinforced that when students benefit from robust family financial guidance and active community backing, they can sustain their academic achievements even when economic hardships intensify.

It was also important to emphasize that the extent of this study focused on the students' side of financial stress, not just the financial capacity of their parents. While parents already knew the cost of tuition at the beginning of enrolment, the reality of managing those payments still became overwhelming. Students often experienced stress and worry while waiting for their parents to provide money for tuition, purchase books, or buy necessary equipment for their duties. This emotional burden affected their academic experience even if it did not always reflect in their academic performance. As noted by Morake and Xue (2025), financial stress was prevalent among the students, but coping strategies like peer and institutional support assisted in alleviating any imagined downward academic performance.

Additionally, the low correlation values suggested that students may have developed personal resilience and applied coping strategies that allowed them to adapt despite financial difficulties. As a result, future programs and policies should not only focus on improving school assistance but should also include collaboration with local government units to sustain and enhance student support at a broader level. This aligns with the findings of Zahro and Ramli (2025), spotlighting that educational resilience paired with a strong social network enables learners to navigate financial and emotional stress while keeping their studies on track.

Table 4. Significant Relationship Between the Respondents' Financial Stress and Their Academic Performance (n= 147)

Constructs	GWA
Tuition Fees	r= 0.134 p=0.105 Accept Ho
Living Expenses	r= 0.080 p=0.334 Accept Ho
Educational Materials	r=0.083 p=0.315 Accept Ho

Ho: There is no Significant Relationship between the Respondents' Financial Stress and their Academic Performance

*Legend: 0.00-0.01**Highly Significant, 0.02-0.05*Significant, above 0.05 Not Significant*

Significant Relationship Between the Respondents' Coping Strategies and Their Academic Performance

Table 5 presented the relationship between the respondents' coping strategies and their academic performance. The correlation coefficient was $r = 0.126$ with a p-value of 0.128, which was above the 0.05 level of significance. This indicated that the result was not statistically significant, and therefore, the null hypothesis was accepted. While the relationship was slightly positive, it was not strong enough to conclude a meaningful connection between coping strategies and academic performance among the respondents.

According to Villarta et al. (2022), coping strategies alone do not always lead to academic success, as performance is influenced by other personal and environmental factors. Alvior (2021) also emphasized that while coping methods such as mindfulness or emotional regulation improve well-being, their academic benefits may depend on additional supports like learning environments, study habits, and access to resources.

These findings were reflected in the present study, suggesting that although coping strategies may ease stress, they do not directly translate to higher academic achievement. The results of this study implied that although the respondents actively applied various coping strategies, these alone did not significantly impact their GWA. One possible explanation is that coping strategies primarily helped manage emotional and psychological stress but were not enough to overcome academic challenges related to workload, learning pace, or access to academic resources. This emphasized the importance of providing a holistic support system that not only encourages personal coping but also addresses academic needs through school-based programs and community or local government support. By recognizing that coping is just one part of student success, institutions and policymakers can offer better-targeted programs that strengthen both the emotional and academic outcomes of students.

Table 5. Significant Relationship Between the Respondent's Coping Strategies and Their Academic Performance (n= 147)

Constructs	GWA
Financial Planning	r= - 0.009 p= 0.914 Accept Ho
Financial Aid	r= 0.083 p= 0.316 Accept Ho
Seeking Emotional Support from Family and Friends	r= 0.026 p= 0.756 Accept Ho
Practicing Mindfulness and Self-Care	r= 0.141 p= 0.089 Accept Ho

Ho: There is no Significant Relationship Between the Respondents' Coping Strategies and their Academic Performance

*Legend: 0.00-0.01**Highly Significant, 0.02-0.05*Significant, above 0.05 Not Significant*

CONCLUSION AND RECOMMENDATION

This section presents an overview of the problem, the methodology, and the findings, followed by conclusions and recommendations for students, educators, and university administration, as well as for future research.

Conclusion

Based on the findings, the researchers were able to conclude the following:

1. Students frequently encountered financial difficulties, particularly regarding tuition fees, transportation, educational materials, and daily living expenses. The most commonly reported source of stress was tuition, followed by other essential academic and personal costs.
2. To manage financial stress, students applied various coping strategies, such as budgeting, self-care, seeking emotional support, and financial planning. These strategies varied in effectiveness depending on individual access to support systems and personal resources.
3. Despite the presence of financial stress, most respondents were still able to achieve satisfactory academic performance. This may be due to a combination of internal coping mechanisms and external support from both the school and local government.
4. There was no significant relationship found between financial stress and academic performance. This suggested that while financial stress is a common experience, it may not always directly affect students' grades, possibly because of access to scholarships, subsidies, and financial help from both school and community sources.

5. There was also no significant relationship between coping strategies and academic performance. While coping strategies helped students manage emotional stress, they did not directly influence academic outcomes. This reflected that academic performance is shaped by multiple factors beyond personal stress management alone.

Recommendation

Based on the conclusions of this study, the researchers made the following recommendations:

1. Educational institutions and local government units may collaborate to strengthen and broaden students' financial support programs. Students can receive better assistance handling related education expenses by improving school-based support and providing access to local government assistance.
2. All students, regardless of program or year, may be encouraged to participate in structured peer support programs or sharing circles. These groups provide practical guidance, emotional support, and shared experiences in managing financial and academic difficulties.
3. School counselling services may incorporate specific strategies that address financial stressors. Counselling sessions can assist students in developing coping plans, reducing emotional strain, and maintaining academic performance during times of financial difficulty.
4. Academic institutions may regularly assess the financial stress levels of students and the effectiveness of available coping programs. This data-focused method enables schools to adjust support services to better align with the current needs of students.

5. Future researchers may explore the effectiveness of particular interventions, such as financial literacy workshops, emotional support sessions, or direct assistance programs, through experimental or longitudinal studies to gain insights on alleviating financial stress and enhancing student achievement.

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APPENDICES

Appendix A: Research Questionnaire

FINANCIAL STRESS, AND COPING STRATEGIES ON THE ACADEMIC PERFORMANCE AMONG NURSING STUDENTS

Part I. Respondents Level of Financial Stress

Direction: This section assesses the level of financial stress experienced by nursing students. Please put a check (/) mark to the appropriate boxes that best described your beliefs. The choices below indicate the following: 4- Strongly Agree, 3- Agree, 2- Disagree, and 1- Strongly Disagree.

Indication	Responses			
A. Tuition Fees	4	3	2	1
1. The cost of tuition significantly contributes to my financial stress.				
2. I worry about whether my parents will be able to pay my tuition fees on time.				
3. I feel overwhelmed by the costs associated with my nursing studies.				
4. High tuition fees cause me to feel anxious about completing my nursing degree.				
5. Lack of financial support increases my anxiety about finishing my nursing program.				
B. Living Expenses	4	3	2	1
1. The cost of my monthly living expenses often feels overwhelming.				
2. The rising prices of food and necessities significantly increase my financial burden.				
3. I sometimes skip meals or cut back on basic needs to afford other expenses.				
4. High living expenses make it difficult for me to save money.				
5. I often need financial help from family or friends to manage my living expenses.				
C. Educational Materials	4	3	2	1
1. I find academic expenses (books, supplies, etc.) to be a burden on my finances.				
2. I struggle to afford essential educational materials like textbooks and supplies.				
3. I feel pressured to borrow or share materials with classmates to save on costs.				

4. I sometimes struggle to stick to my budget due to academic expenses.				
5. I worry that my academic performance suffers because I cannot afford certain educational resources.				

Part II. Respondents Coping Strategies

Direction: This section evaluates the coping strategies utilized by nursing students to manage financial stress. Please put a check (/) mark to the appropriate boxes that best described your beliefs. The choices below indicate the following: 4- Strongly Agree, 3- Agree, 2- Disagree, 1- Strongly Disagree.

Indication	Responses			
Problem-Focused Coping	4	3	2	1
A. Financial Planning				
1. I maintain a budget to manage my finances effectively.				
2. Having a clear financial plan helps me stay in control of my finances.				
3. I actively record and track my expenses using a planner or financial tool				
4. I adjust my spending based on my available allowance or other sources of income.				
5. I prioritize necessary expenses over discretionary spending.				
B. Financial Aid	4	3	2	1
1. I frequently apply for financial assistance programs available to students.				
2. I tried to apply for scholarships grants to reduce my financial burden.				
3. Financial aid programs and flexible payment options help alleviate my financial stress.				
4. Financial aid has made a significant difference in my ability to focus on my studies.				
5. The lack of financial aid options limits my educational opportunities.				
Emotion-Focused Coping	4	3	2	1
C. Seeking Emotional Support from Family and Friends				
1. I often discuss my financial concerns with my family members.				
2. Talking to my friends or family about my financial concerns eases my anxiety.				

3. I seek emotional support from my peers in nursing school when feeling overwhelmed.				
4. I find comfort in sharing my experiences with others facing similar financial situations.				
5. I feel that my support systems are readily available when I need help.				
D. Practicing Mindfulness and Self-Care	4	3	2	1
1. I practice mindfulness techniques such as meditation and deep breathing to manage financial stress.				
2. I engage in self-care activities (exercise, hobbies) to relieve financial-related anxiety.				
3. I focus on my mental well-being to help me manage stress from my financial concerns.				
4. I remind myself to stay positive and calm during financially challenging times.				
5. I find that practicing mindfulness or self-care improves my ability to handle financial stress.				

Part III. Academic Performance

Direction: Please write your General Weighted Average for the first semester of S.Y 2024- 2025 in the space provided. We ensure that all information is kept confidential.

First Semestral GWA: _____

Appendix B: Sample Filled Out Questionnaire

FINANCIAL STRESS AND COPING STRATEGIES ON THE ACADEMIC PERFORMANCE AMONG NURSING STUDENTS Questionnaires

Part I. Respondents Level of Financial Stress

Direction: This section assesses the level of financial stress experienced by nursing students. Please put a check (✓) mark to the appropriate boxes that best described your beliefs. The choices below indicate the following: 4- Strongly Agree, 3- Agree, 2- Disagree, and 1- Strongly Disagree.

Indication	Responses			
	4	3	2	1
A. Tuition Fees				
1. The cost of tuition significantly contributes to my financial stress.		✓		
2. I worry about whether my parents will be able to pay my tuition fees on time.		✓		
3. I feel overwhelmed by the costs associated with my nursing studies.	✓			
4. High tuition fees cause me to feel anxious about completing my nursing degree.		✓		
5. Lack of financial support increases my anxiety about finishing my nursing program.				✓
B. Living Expenses	4	3	2	1
1. The cost of my monthly living expenses often feels overwhelming.			✓	
2. The rising prices of food and necessities significantly increase my financial burden.			✓	
3. I sometimes skip meals or cut back on basic needs to afford other expenses.				✓
4. High living expenses make it difficult for me to save money.		✓		
5. I often need financial help from family or friends to manage my living expenses.				✓
C. Educational Materials	4	3	2	1
1. I find academic expenses (books, supplies, etc.) to be a burden on my finances.	✓			
2. I struggle to afford essential educational materials like textbooks and supplies.		✓		
3. I feel pressured to borrow or share materials with classmates to save on costs.		✓		
4. I sometimes struggle to stick to my budget due to academic expenses.		✓		
5. I worry that my academic performance suffers because I cannot afford certain educational resources.	✓			

Appendix B Cont'd

Part II. Respondents Coping Strategies

Direction: This section evaluates the coping strategies utilized by nursing students to manage financial stress. Please put a check (/) mark to the appropriate boxes that best described your beliefs. The choices below indicate the following: 4- Strongly Agree, 3- Agree, 2- Disagree, 1- Strongly Disagree.

Indication	Responses			
	4	3	2	1
Problem-Focused Coping				
A. Financial Planning				
1. I maintain a budget to manage my finances effectively.			✓	
2. Having a clear financial plan helps me stay in control of my finances.			✓	
3. I actively record and track my expenses using a planner or financial tool		✓		
4. I adjust my spending based on my available allowance or other sources of income.		✓		
5. I prioritize necessary expenses over discretionary spending.			✓	
B. Financial Aid	4	3	2	1
1. I frequently apply for financial assistance programs available to students.				✓
2. I tried to apply for scholarships grants to reduce my financial burden.	✓			
3. Financial aid programs and flexible payment options help alleviate my financial stress.		✓		
4. Financial aid has made a significant difference in my ability to focus on my studies.		✓		
5. The lack of financial aid options limits my educational opportunities.			✓	
Emotion-Focused Coping	4	3	2	1
C. Seeking Emotional Support from Family and Friends				
1. I often discuss my financial concerns with my family members.		✓		
2. Talking to my friends or family about my financial concerns eases my anxiety.	✓			
3. I seek emotional support from my peers in nursing school when feeling overwhelmed.		✓		
4. I find comfort in sharing my experiences with others facing similar financial situations.	✓			
5. I feel that my support systems are readily available when I need help.	✓			
D. Practicing Mindfulness and Self-Care	4	3	2	1
1. I practice mindfulness techniques such as meditation and deep breathing to manage financial			✓	

Appendix B Cont'd

stress.				
2. I engage in self-care activities (exercise, hobbies) to relieve financial-related anxiety.		✓		
3. I focus on my mental well-being to help me manage stress from my financial concerns.		✓		
4. I remind myself to stay positive and calm during financially challenging times.	✓			
5. I find that practicing mindfulness or self-care improves my ability to handle financial stress.	✓			

Part III. Academic Performance

Direction: Please write your General Weighted Average for the first semester of S.Y 2024- 2025 in the space provided. We ensure that all information is kept confidential.

First Semestral GWA:

Appendix C: Sampling Computation

Municipality/City	Course	Population Size	Total Sample Size
Ozamiz City	3 rd Year Nursing Students	235	147

Appendix D: Informed Consent Form



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MISAMIS UNIVERSITY
Ozamiz City
College of Nursing, Midwifery and Radiologic Technology

RESEARCH INFORMED CONSENT FORM

Title

This study is titled "Financial Stress and Coping Strategies on the Academic Performance Among Nursing Students" in partial fulfillment of the requirements for the degree of Bachelor of Science in Nursing.

Researcher

This study is to be conducted by Joanna Luisa G. De Guzman, Rodino G. Gamao Jr., and Avril Shaira L. Gecale who are pursuing the degree in Bachelor of Science in Nursing at Misamis University College of Nursing, with Ms. Amic G. Tojino as the adviser. The researcher can be contacted through this mobile number +639953701415.

Purpose of the Research

This study aims to investigate the financial stress and coping strategies on the academic performance of nursing students to develop recommendations for effectively managing financial stress. (1) Determine the financial stress in terms of tuition fees, living expenses, and educational materials. (2) Assess the coping strategies used in terms of problem-focused strategies like budgeting, and seeking financial aid, as well as emotion-focused strategies like seeking support, and practicing self-care. (3) Determine the academic performance based on the First Semestral GWA. (4) Explore the significant relationship between the respondents' financial stress and their academic performance. (5) Explore the significant relationship between the respondent's coping strategies and their academic performance.

Description of the Research

This study is a descriptive-correlational type of research that involves the collection of data through a self-administered questionnaire to assess financial stress levels, coping mechanisms, and academic performance (GWA). The descriptive aspect will portray the financial and academic situation of nursing students, while the correlational aspect will examine the relationships between financial stress, coping strategies, and academic performance. Data collection is expected to occur over a period of one (1) month.

Appendix D: Informed Consent Form Cont'd



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Potential Benefits

This study will be beneficial in understanding how financial stress affects the academic performance of nursing students and how various coping strategies help address these challenges. Furthermore, the outcomes of this study will be significant to the following individuals and groups: 1) Nursing Students. This study will help them become aware of how financial stress can impact their focus, performance, and overall well-being, while also equipping them with practical coping strategies to manage such stress effectively. 2) Parents and Benefactors. The findings will provide insights into the financial burdens faced by students and how their support can positively influence academic outcomes. 3) Department of Student Affairs and Services. This study will support the development of tailored programs, financial aid options, and workshops to address students' financial concerns. 4) Future Researchers. The study will provide a solid foundation for continued exploration of student financial well-being and academic performance. By focusing on the relationship between financial stress, coping strategies, and academic outcomes, the study will contribute to meaningful interventions that support nursing education and student success.

Confidentiality

In the conduct of this study, full confidentiality will be ensured. No personal identifiers or sensitive information will be disclosed without your explicit consent. All raw data collected will be securely stored and destroyed after data analysis within the prescribed time frame.

Publication

The results of this study may be published in research journals, presented in academic forums, or used in classroom instruction to contribute to the growing knowledge of student well-being and academic performance.

Participation

Your participation in this study is entirely voluntary. You are free to refuse or withdraw at any point during the data collection without any consequences. Your well-being and comfort will be given top priority throughout this research.

Informed Consent

Given the information above, I confirm that the purpose, possible risks, benefits, and procedures of this study have been clearly explained to me. I have read and understood this consent form, and I freely agree to participate. I understand that I can withdraw at any time and ask for clarification if needed. My signature below signifies my informed consent to be part of this study.

Printed Name and Signature of the Research Respondent

03/29/25

Date

Appendix D: Informed Consent Form Cont'd



Misamis University

Ozamiz City



MISAMIS UNIVERSITY RESEARCH CENTER

CERTIFIED: ISO 21001: 2018 Educational Organizations Management System by DNV
ACCREDITED: Philippine Association of Colleges and Universities Commission on Accreditation (PACUCOA)

MU-RC-042/13 November 2024

Thesis/Research Data Gathering Approval Form

Date: 3-1-25

Name of Authors: De Gutman, Joanna Wisa G. & Gecar, April Shaira L., Geronio, Rodolfo JR G.
College/Department: College of Nursing, Midwifery and Radiologic Technology
Research Title: Financial Stress and Coping Strategies on the Academic Performance among Nursing Students

Data Gathering Procedure:

a. Type of Research: (Kindly check)

☒ Quantitative	☐ Qualitative	☐ Experimental
☒ Approved Research Title & Problem/Objectives	☒ Approved Data Gathering Procedure	☒ Approved Data Gathering Instrument/Data Sheets

b. Respondents/Participants/Subject/Samples to be Collected: 3rd year Nursing Students

c. Procedure:

☒ Survey	☐ Interview	☐ Experimentation	☐ Laboratory Testing
--	------------------------------------	--	---

d. Place of Implementation/Study Area: Misamis University

If to be conducted outside the school campus, indicate the nature of transportation to be used:

☐ Own private vehicle	☐ public utility vehicle	☐ rental	☐ Others, please indicate _____
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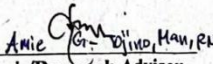
e. Date/s of Implementation/Sampling: March - April 2025

Attachments:

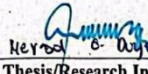
☒	Approved Letter of Consent from the designated authority in the area/place where the study is to be conducted
☐	Signed Parents' Consent

The thesis proposal mentioned above is hereby recommended for the commencement of data gathering implementation.

Recommended by:

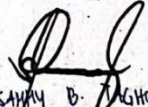


ANIE G. DING, M.A., Ed.D.
Thesis/Research Adviser



KEYNES B. DING, PhD, M.A., Ed.D.
Thesis/Research Instructor

Approved by:



DR. SARAH B. AGUIRRE
College Dean

Appendix E: Approval Letter of Consent



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CERTIFIED: ISO 21001:2018 Educational Organizations Management System by DNV
ACCREDITED: Philippine Association of Colleges and Universities Commission on Accreditation (PACUCOA)
GRANTED: AUTONOMOUS STATUS by the Commission on Higher Education (CHED)

March 7, 2025

DR. SAMMY B. TAGHOY

Dean, College of Nursing, Midwifery and Radiologic Technology
Misamis University

Dear Dr. Taghoy:

Good day!

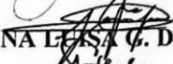
The undersigned are 3rd year students of Misamis University, Ozamiz City taking up Bachelor of Science in Nursing and are currently working on research study titled "FINANCIAL STRESS AND COPING STRATEGIES ON THE ACADEMIC PERFORMANCE AMONG NURSING STUDENTS." This study aims to explore how financial stress impacts the academic performance of nursing students and how coping strategies influence these effects. With this, they would like to ask for an approval from your good office to allow them to conduct the study. It will be conducted in Misamis University from February to March 2025.

Rest assured that all information derived herein will be treated with utmost confidentiality.

Thank you very much and God bless.

Sincerely yours,


GAMAO, ROBINO JR G.

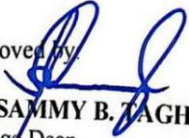

JOANNA L. G. DE GUZMAN


AVRIL SHAIRA L. GECALE
Researchers

Noted by:


AMIE G. TOJINO, MAN, RN
Research Adviser

Approved by:


DR. SAMMY B. TAGHOY
College Dean

Appendix F: Statistical Computation

Descriptive Statistics

	N	Mean	Standard Deviation
Financial Stress	147	3.17	0.59
Coping Strategies	147	3.09	0.63
Academic Performance	147	1.99	0.26

Descriptive Statistics for each Variable

Financial Stress

A. Tuition Fees	N	Mean	StDev
1. The cost of tuition significantly contributes to my financial stress.	147	13.133	2.134
2. I worry about whether my parents will be able to pay my tuition fees on time.	147	13.200	2.042
3. I feel overwhelmed by the costs associated with my nursing studies.	147	12.733	2.404
4. High tuition fees cause me to feel anxious about completing my nursing degree.	147	13.133	2.326
5. Lack of financial support increases my anxiety about finishing my nursing program.	147	13.133	2.416

B. Living Expenses	N	Mean	StDev
1. The cost of my monthly living expenses often feels overwhelming.	147	12.333	3.016
2. The rising prices of food and necessities significantly increase my financial burden.	147	11.867	3.204
3. I sometimes skip meals or cut back on basic needs to afford other expenses.	147	12.067	3.262
4. High living expenses make it difficult for me to save money.	147	12.067	2.939
5. I often need financial help from family or friends to manage my living expenses.	147	12.467	3.226
C. Educational Materials	N	Mean	StDev
1. I find academic expenses (books, supplies, etc.) to be a burden on my finances.	147	12.133	2.066
2. I struggle to afford essential educational materials like textbooks and supplies.	147	12.800	1.740
3. I feel pressured to borrow or share materials with classmates to save on costs.	147	12.667	2.093
4. I sometimes struggle to stick to my budget due to academic expenses.	147	12.138	2.167
5. I worry that my academic performance suffers because I cannot afford certain educational resources.	147	12.667	1.718

Coping Strategies

Problem-Focused Coping	N	Mean	StDev
A. Financial Planning			
1. I maintain a budget to manage my finances effectively.	147	12.267	2.604
2. Having a clear financial plan helps me stay in control of my finances.	147	12.267	2.576
3. I actively record and track my expenses using a planner or financial tool	147	13.067	2.526
4. I adjust my spending based on my available allowance or other sources of income.	147	12.267	2.344
5. I prioritize necessary expenses over discretionary spending.	147	12.000	2.449
B. Financial Aid	N	Mean	StDev
1. I frequently apply for financial assistance programs available to students.	147	12.332	2.065
2. I tried to apply for scholarships grants to reduce my financial burden.	147	11.867	2.815
3. Financial aid programs and flexible payment options help alleviate my financial stress.	147	12.000	2.344
4. Financial aid has made a significant difference in my ability to focus on my studies.	147	12.267	2.326
5. The lack of financial aid options limits my educational opportunities.	147	12.067	2.042

Emotion-Focused Coping			
C. Seeking Emotional Support from Family and Friends	N	Mean	StDev
1. I often discuss my financial concerns with my family members.	147	12.000	3
2. Talking to my friends or family about my financial concerns eases my anxiety.	147	12.067	2.815
3. I seek emotional support from my peers in nursing school when feeling overwhelmed.	147	11.933	2.850
4. I find comfort in sharing my experiences with others facing similar financial situations.	147	11.800	3.385
5. I feel that my support systems are readily available when I need help.	147	11.667	3.395
D. Practicing Mindfulness and Self-Care	N	Mean	StDev
1. I practice mindfulness techniques such as meditation and deep breathing to manage financial stress.	147	12.600	2.197
2. I engage in self-care activities (exercise, hobbies) to relieve financial-related anxiety.	147	12.467	1.222
3. I focus on my mental well-being to help me manage stress from my financial concerns.	147	12.600	1.882
4. I remind myself to stay positive and calm during financially challenging times.	147	12.600	2.131
5. I find that practicing mindfulness or self-care improves my ability to handle financial stress.	147	12.400	2.098

Appendix G: Reliability Statistics

Financial Stress Among Nursing Students

Cronbach's Alpha	No. of Items
0.8840	15

Coping Strategies Among Nursing Students

Cronbach's Alpha	No. of Items
0.7941	15

Appendix H: Grammarly and Turnitin Result

Report: FINANCIAL STRESS AND COPING STRATEGIES ON THE ACADEMIC PERFORMANCE AMONG NURSING ...

FINANCIAL STRESS AND COPING STRATEGIES ON THE ACADEMIC PERFORMANCE AMONG NURSING STUDENTS(1)

by Misamis University

General metrics

57,856	8,107	576	32 min 25 sec	1 hr 2 min
characters	words	sentences	reading time	speaking time

Score



This text scores better than 99% of all texts checked by Grammarly

Writing Issues

40	1	39
Issues left	Critical	Advanced

Plagiarism

This text hasn't been checked for plagiarism

Appendix H: Grammarly and Turnitin Result Cont'd



Page 2 of 49 - Integrity Overview

Submission ID trn:old::28447:107169159

29% Overall Similarity

The combined total of all matches, including overlapping sources, for each database.

Filtered from the Report

- › Bibliography

Match Groups

-  **149** Not Cited or Quoted 21%
Matches with neither in-text citation nor quotation marks
-  **39** Missing Quotations 8%
Matches that are still very similar to source material
-  **1** Missing Citation 0%
Matches that have quotation marks, but no in-text citation
-  **0** Cited and Quoted 0%
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Top Sources

- 15%  Internet sources
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Integrity Flags

0 Integrity Flags for Review

No suspicious text manipulations found.

Our system's algorithms look deeply at a document for any inconsistencies that would set it apart from a normal submission. If we notice something strange, we flag it for you to review.

A Flag is not necessarily an indicator of a problem. However, we'd recommend you focus your attention there for further review.

CURRICULUM VITAE

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College	: Misamis University H.T. Feliciano Street Aguada, Ozamiz City